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Equity and Law Life Assurance Society,

18, LINCOLN'S INN FIELDS, LONDON, W.C.

CAPITAL—ONE MILLION, in £10,000 SHARES of £100 EACH.

TRUSTEES.

THE RIGHT HONOURABLE LORD CRANWORTH.
THE RIGHT HON. LORD MONTEAGLE.
THE RIGHT HONOURABLE THE LORD CHIEF JUSTICE ERLE.
THE RIGHT HON. THE LORD CHIEF BARON.
THE RIGHT HON. SIR JOHN TAYLOR COLERIDGE.
NASSAU W. SENIOR, Esq.
CHARLES PURTON COOPER, Esq., Q.C., LL.D., F.R.S.
GEORGE CAPRON, Esq.

DIRECTORS.

NASSAU W. SENIOR, Esq., *Chairman*. GEO. LAKE RUSSELL, Esq., *Deputy-Chairman*.

REDUCTION OF PREMIUM.—Parties effecting assurances within Six Months of their last Birthday are allowed a proportionate diminution in the Premium.

FOREIGN RESIDENCE.—Persons whose lives are assured are allowed, without licence or extra charge, in time of peace, to proceed to and reside in any part of the World distant more than thirty-three degrees from the Equator; and to reside within the prohibited degrees upon payment of an extra premium.

SECURITY TO THIRD PARTIES.—Policies do not become void by the lives assured going beyond the prescribed limits,—so far as regards the interest of Third Parties, provided they pay the additional Premium so soon as the fact comes to their knowledge.

BONUS.—NINE-TENTHS of the Profits are divided at the end of every five years among the assured. The additions made to Policies have averaged very nearly *Two per Cent. per Annum*, on the sums assured. Policies becoming Claims between the periods of Division are entitled to a Bonus, in addition to that previously declared.

PUBLICATION OF ACCOUNTS.—The Annual Reports and accounts are printed periodically. Copies may be had, with Forms of Proposal and every requisite information, upon written or personal application to the Office.

Gresham Life Assurance Society,

37, OLD JEWRY, LONDON, E. C.

DIRECTORS.

WILLIAM TABOR, Esq., *Chairman*.
JOHN BEADNELL, Esq., *Deputy-Chairman*.
J. LYNE HANCOCK, Esq. | EDWARD SOLLY, F.R.S.
GEORGE LOWE, F.R.S. | W. H. THORNTHWAITHE, Esq.
ALFRED SMEE, F.R.S. | GEORGE TYLER, Esq.
JOSEPH WILLIAMS, Esq.

Policies effected, without loss of time, every day from 10 to 4; Saturdays, 10 to 2; Medical Officer, daily, at 11. The Board assembles on Thursdays, at half-past 12.

Loans may be obtained in connexion with Policies effected with the Company. There has been advanced in this respect upwards of a Quarter of a Million since July, 1848.

Annual Reports, Prospectuses, and other Forms on application.

EDWIN JAMES FARREN, *Actuary & Secretary*.

Guardian

FIRE AND LIFE ASSURANCE COMPANY,

No. 11, LOMBARD STREET, LONDON, E.C.
ESTABLISHED 1821.

DIRECTORS.

Sir W. M. T. FARQUHAR, Bt., M.P., <i>Deputy-Chairman.</i>		
HENRY VIGNE, Esq., <i>Chairman.</i>	JOHN G. HUBBARD, Esq., M.P. JOHN LABOUCHERE, Esq. STEWART MARJORIBANKS, Esq. JOHN MARTIN, Esq. ROWLAND MITCHELL, Esq. JAMES MORRIS, Esq.	HENRY NORMAN, Esq. HENRY R. REYNOLDS, Esq. Sir GODFREY J. THOMAS, Bt. JOHN THORNTON, Esq. JAMES TULLOCH, Esq.

AUDITORS.

LEWIS LOYD, Esq. JOHN HENRY SMITH, Esq.	HENRY SYKES THORNTON, Esq. CORNELIUS PAINE, Jun., Esq.
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THOS. TALLEMACH, Esq., *Secretary.*—SAMUEL BROWN, Esq., *Actuary.*

LIFE DEPARTMENT.—UNDER THE PROVISIONS OF AN ACT OF PARLIAMENT, this Company now offers to new Insurers Eighty per Cent. of the Profits, at Quinquennial Divisions, or a Low Rate of Premium without participation of Profits.

Since the establishment of the Company in 1821, the amount of Profits allotted to the Assured has exceeded in cash value £660,000, which represents equivalent Reversionary Bonuses of £1,058,000.

After the Division of Profits at Christmas, 1859, the Life Assurances in force, with existing Bonuses thereon, amounted to upwards of £4,730,000; the Income from the Life Branch, £207,000 per annum; and the Life Assurance Fund exceeded £1,818,000.

LOCAL MILITIA & VOLUNTEER CORPS.—No extra Premium is required for service therein.

INVALID LIVES assured at corresponding extra Premiums.

LOANS granted on Life Policies to the extent of their values, if such value be not less than £50.

ASSIGNMENTS OF POLICIES.—Written Notices of, received and registered.

MEDICAL FEES paid by the Company, and no charge for Policy Stamps.

Notice is hereby given, That Fire Policies which expire at Michaelmas must be renewed within fifteen days at this Office; or with Mr. SAMS, No. 1, St. James's Street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom; otherwise they become void.

Losses caused by Explosion of Gas are admitted by this Company.

National Mercantile

(MUTUAL) LIFE ASSURANCE SOCIETY,

POULTRY, MANSION HOUSE, LONDON.
MUTUAL ASSURANCE WITHOUT PERSONAL LIABILITY.

EMPOWERED BY SPECIAL ACT OF PARLIAMENT.—ESTABLISHED IN 1837.

TRUSTEES.

GEORGE MOORE, Esq. ROBERT WILCOXON, Esq. PETER ROLT, Esq.

DIRECTORS.

ROBERT WILCOXON, Esq., CHAIRMAN (*A. & R. Wilcoxon*).
WILLIAM LAWSON, Esq., DEPUTY-CHAIRMAN (*Trower, Lawson, & Trower*).
JOHN D. CARTER, Esq. (*Wiggins, Teape, Carter, & Barlow*), Aldgate.
GEORGE CURSHAM, M.D., 55, Victoria Street, Westminster.
WILLIAM FREDERICK DE LA RUE, Esq. (*De la Rue & Co.*)
R. W. JOHNSON, Esq., The Laurels, Edgbaston, Birmingham.
JAMES PEEK, Esq. (*Peck, Brothers, & Co.*)
FREDERICK TWYNAM, Esq., Bishopstoke, Hants.
JAMES WORRALL, Jun., Esq., ALDERMAN (*J. & J. M. Worrall*), Salford, Manchester.
MARCUS B. WESTHEAD, Esq. (*J. P. & E. Westhead & Co.*), Manchester.

Bankers.—THE LONDON JOINT-STOCK BANK.

Physician.—GEORGE CURSHAM, M.D., 55, Victoria Street, Westminster.

Surgeon.—CHARLES RAY, Esq., 82, Gracechurch Street.

Among other advantages offered by this Society are—Mutual Assurance in its best form, without personal liability—the whole of the Profits divided quinquennially amongst Policy Holders of five years' standing or upwards—economy of management—moderate rates of Premium, and prompt settlement of Claims.

VALIDITY AND INDISPUTABILITY OF POLICIES.—*Policy Holders in this Office, after the expiration of five years, are entitled to proceed to and from any part of the world, without any charge for voyage or residence; and the non-payment of the Premium at the periods prescribed by the Policy will alone, under any circumstances, thereafter vitiate the Policy or render it null and void.*

DAYS OF GRACE.—Claims on the Society by death occurring within the days of grace are held valid, notwithstanding the Premiums be unpaid; and the amount due to the Society can be deducted from the amount assured, on settlement of a claim.

VOLUNTEER RIFLE CORPS.—No extra Premium is required for service in these Corps within the United Kingdom.

Examples of Bonus Additions declared 1st July, 1858:—

Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1858.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1858.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1858.
19	33	£999 19	£366 4 0	14	44	£1000 0	£286 1 0	10	27	£500 0	£120 6 0
17	39	999 0	306 17 0	13	32	999 0	272 17 0	9	25	499 19	112 12 0
16	41	3000 0	958 19 0	12	34	499 19	141 16 0	7	31	499 19	93 7 0
15	43	499 0	143 6 0	11	33	999 0	264 9 0				

Where the Bonus has been taken by way of Reduction of Premium, the Reductions have varied from 20 to 70 per Cent.

JENKIN JONES, ACTUARY AND SECRETARY.

The London Assurance,

INCORPORATED A.D. 1720,

FOR LIFE, FIRE, AND MARINE ASSURANCES.

HEAD OFFICE—No. 7, ROYAL EXCHANGE, CORNHILL.

JOHN ALVES ARBUTHNOT, Esq., *Governor.*
 JOHN ALEX. HANKEY, Esq., *Sub-Governor.*
 BONAMY DOBREE, Jun., Esq., *Deputy-Governor.*

DIRECTORS.

NATHANL. ALEXANDER, Esq. RICHARD BAGGALLAY, Esq. HENRY BONHAM BAX, Esq. JAMES BLYTH, Esq. EDWARD BUDD, Esq. EDWARD BURMESTER, Esq. CHARLES CRAWLEY, Esq. F. G. DALGETY, Esq.	JOHN ENTWISLE, Esq. ROBT. GILLESPIE, Jun., Esq. HARRY GEO. GORDON, Esq. EDWIN GOWER, Esq. SAMUEL GREGSON, Esq., M.P. A. C. GUTHRIE, Esq. EDWARD HARNAGE, Esq. LOUIS HUTH, Esq.	WILLIAM KING, Esq. CHARLES LYALL, Esq. JOHN ORD, Esq. CAPT. R. W. PELLY, R.N. DAVID POWELL, Esq. P. F. ROBERTSON, Esq. ALEXANDER TROTTER, Esq. LESTOCK P. WILSON, Esq.
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WEST END OFFICE—No. 7, PALL MALL.

COMMITTEE.

TWO MEMBERS OF THE COURT in rotation, and
 HENRY KINGSCOTE, Esq. AND JOHN TIDD PRATT, Esq.
Superintendent.—PHILIP SCOONES, Esq.

LIFE DEPARTMENT.

Actuary.—PETER HARDY, Esq., F.R.S.

THIS CORPORATION has granted Assurances on Lives for a **period exceeding One Hundred and Thirty Years**, having issued its first Policy on the 7th June, 1721.

Two-thirds, or **66 per cent.**, of the entire Profits are given to the Assured.

Policies may be opened under any of the following plans, viz. :—

At a low rate of Premium, without participation in Profits, or at a somewhat higher rate, entitling the Assured, either after the first five years, to an annual abatement of Premium for the remainder of Life, or, after payment of the first Premium, to a participation in the ensuing Quinquennial Bonus.

The high character which this ancient Corporation has maintained during **nearly a Century and a Half**, secures to the public a full and faithful declaration of Profits.

The Corporation bears the whole **EXPENSES OF MANAGEMENT**, thus giving to the Assured, conjoined with the protection afforded by its **Corporate Fund**, advantages equal to those of any system of Mutual Assurance.

All Policies are issued Free from Stamp Duty, or from charge of any description whatever, beyond the Premium.

The Fees of **Medical Referees** are paid by the Corporation.

Annuities are granted by the Corporation, payable Half-Yearly.

FIRE DEPARTMENT.

Manager.—THOS. B. BATEMAN, Esq.

Common Assurances, One Shilling and Sixpence per Cent.

Hazardous Assurances, Two Shillings and Sixpence per Cent.

Doubly Hazardous Assurances, Four Shillings and Sixpence per Cent.

Foreign and Special Assurances accepted at moderate Rates.

Prospectuses and all other Information may be obtained by either a written or personal application to the Actuary, the Manager of the Fire Department, or to the Superintendent of the West End Office.

JOHN LAURENCE, *Secretary.*

REPORT OF THE DIRECTORS FOR THE YEAR ENDING 30TH JUNE, 1860.

The Income and Outgoings of the year ending on the 30th June last, will appear in the following abstract from the Surplus Fund Account, as shown by the Company's Books:—

INCOME OF THE YEAR ENDING JUNE 30TH, 1860.

	£	s.	d.	£	s.	d.
Balance of Account, June 30th, 1889	659,013	17	2			
Ditto of a small Assurance Company	39,264	0	10			
Premiums on New Assurances	19,588	17	6	698,277	18	0
Ditto on Renewed ditto ..	283,250	19	11			
	302,838	17	6			
Interest from Investments ..	81,203	1	11	384,042	19	4
				£1,082,320	17	4

	£	s.	d.	£	s.	d.
Dividend to Proprietors	10,343	8	6			
Claims on decease of Lives						
Assured	238,552	12	7			
Additions to those under Part-						
icipating Policies	21,167	18	6			
Policies surrendered	9,733	7	2			
Reassurances, New	1,838	6	5			
Ditto, Old	30,124	6	3			
	301,416	10	11			
Commission	10,722	14	1			
Medical Fees	1,071	16	3			
Income Tax	3,603	3	1			
Expenses of Management	11,044	4	10			
Balance of Account, June 30th, 1860, as below	327,886	9	2			
	744,118	19	8			
	£1,062,320	17	4			

(Signed) THOMAS ALLEN,
WILLIAM HENRY SMITH, Jun., } *Auditors.*

Deducting the sums immediately payable, the realized Assets of the Company on the 30th June, 1859, were, in round numbers, £1,789,900; and, since the interest received during the year amounts, as above shown, to £81,203. 1s. 11d., it follows that the Company's funds of that date, productive and unproductive, have been accumulating in the interval at rather more than the average rate of $4\frac{1}{2}$ per cent.

The Company's Liabilities and Assets on the 30th June last, stated with as much accuracy as they can be in the absence of a re-valuation, will be seen in the following Balance Sheet:—

LIABILITIES.		£	s	d.	ASSETS.		£	s	d.	
Interest due to Proprietors, not claimed ..		6,555	12	9	Amount invested in Fixed Mortgages ..	1,195,493	16	3		
Claims on decease of Lives Assured and additions thereto unpaid ..	88,494	2	4		Ditto ditto decreasing Mortgages ..	164,783	10	3		
Cash Bonus due to Policy-holders ..	12,511	10		Ditto ditto Reversions ..	77,946	11	8			
Sundry Accounts ..	12,541	7	11	Ditto ditto Funded Securities ..	2,211,638	2				
Value (1857) of Sums Assured, Annuities, &c. Proprietors' Fund ..	4,387,426	2	10	Ditto ditto temporary Securities ..	61,402	14	10			
Surplus Fund, as above ..	744,118	19	8	Current Interest on the above Investments ..	26,638	3	11	3		
		947,362	9	11	Cash and Bills ..	33,973	17	0		
					Advanced on Security of the Company's Policies, &c. ..	89,784	7	11		
					Agents' Balances ..	26,965	14	1		
					Sundry Accounts ..	12,723	2	6		
					Value (1857) of Assurance Premiums ..	3,618,373	15	1		
		£5,455,691	6	1			£5,455,691	6	1	

(Signed) THOMAS ALLEN,
WILLIAM HENRY SMITH, Jun., } *Auditors.*

The Proprietors will thus observe that the Income of the Company still exceeds the Outgoings, and that its funds are still on the increase from year to year. But it may be well to point out that, although this state of things may yet continue for some years, a time must arrive when it will be reversed, and when the

Outgoings will, first be equal to, and then for some years exceed the Income, as is the case with many of the older Companies at the present day.

This course is one which must be followed by all Life Assurance Institutions, without exception, and has nothing in it indicative, as persons not conversant with their nature are apt to suppose, of loss or disadvantage; on the contrary, it not unfrequently happens that Societies of this description become relatively more wealthy, or accumulate a larger divisible surplus, as their funds decrease.

In a well-regulated Company, however, the surplus fund should always be maintained in its due proportion, let the fluctuations in the General Fund be what they may, and it will be for the Directors to see that, as regards the Eagle, this principle is carefully carried out, and that every participating Policyholder has his full and proper share of the divisible surplus accruing throughout the period of his connection with the Company, whether the particular phase under which it may then present itself be increasing, decreasing, or stationary.

The Proprietors' Fund, and the Income arising out of it, are of course exempt from the fluctuations here spoken of.

The Trustees and Directors of the Company are now as follow:—

TRUSTEES.

LORD BATEMAN.
ROBERT CHEERE, Esq.
JOSEPH ESDAILE, Esq.
CHARLES THOMAS HOLCOMBE, Esq.

RICHARD HARMAN LLOYD, Esq.
WILLIAM JAMES MAXWELL, Esq.
RALPH CHARLES PRICE, Esq.
HON. E. T. YORKE, M.P.

And other Gentlemen.

DIRECTORS.

THOMAS BODDINGTON, Esq., *Chairman.*

WILLIAM AUGUSTUS GUY, M.D., *Deputy-Chairman.*

CHARLES BISCHOFF, Esq.
JOHN WHITE CATER, Esq.
CHARLES CHATFIELD, Esq.
THOMAS DEVAS, Esq.
SIR JAMES BULLER EAST, BART., M.P.
NATHANIEL GOULD, Esq.
ROBERT A. GRAY, Esq.
CHARLES THOMAS HOLCOMBE, Esq.
RICHARD HARMAN LLOYD, Esq.

JOSHUA LOCKWOOD, Esq.
JAMES MURRAY, Esq.
SIR W. G. OUSELEY, K.C.B., D.C.L.
W. ANDERSON PEACOCK, Esq.
RALPH CHARLES PRICE, Esq.
PHILIP ROSE, Esq.
GEORGE RUSSELL, Esq.
THOMAS GODFREY SAMBROOKE, Esq.
CAPT. LOUIS SYMONDS TINDAL, R.N.

RIGHT HON. SIR JOHN YOUNG, BART.

Pelican LIFE INSURANCE COMPANY,

ESTABLISHED IN 1797,

70, LOMBARD STREET, CITY;

AND
57, CHARING CROSS, WESTMINSTER.

Directors.

OCTAVIUS EDWARD COOPE, Esq.
WILLIAM COTTON, D.C.L., F.R.S.
JOHN DAVIS, Esq.
J. A. GORDON, Esq., M.D., F.R.S.
EDWARD HAWKINS, Jun., Esq.
KIRKMAN D. HODGSON, Esq., M.P.

HY. LANCELOT HOLLAND, Esq.
WM. JAS. LANCASTER, Esq.
JOHN LUBBOCK, Esq., F.R.S.
BENJAMIN SHAW, Esq.
MATTHEW WHITING, Esq.
M. WYVILL, Jun., Esq., M.P.

This Company offers

COMPLETE SECURITY.

Moderate Rates of Premium, with Participation in Four-fifths, or Eighty per Cent., of the Profits.

Low Rates, without Participation in Profits.

LOANS

in connection with Life Assurance, on approved Security, in Sums of not less than £500.

ANNUAL PREMIUM

required for the Assurance of £100 for the Whole Term of Life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
15	£. s. d. 1 11 0	£. s. d. 1 15 0	40	£. s. d. 2 18 10	£. s. d. 3 6 5
20	1 13 10	1 19 3	50	4 0 9	4 10 7
30	2 4 0	2 10 4	60	6 1 0	6 7 4

ROBERT TUCKER, *Actuary & Secretary.*

The Royal Exchange Assurance.

*Incorporated A.D. 1720 by Charter of King George the First, and
confirmed by Special Acts of Parliament.*

CHIEF OFFICE: ROYAL EXCHANGE, LONDON. BRANCH: 29, PALL MALL.

OCTAVIUS WIGRAM, Esq., Governor.
GEORGE PEARKES BARCLAY, Esq., Sub-Governor.
SIR JOHN WILLIAM LUBBOCK, Bart., Deputy-Governor.

FIRE, LIFE, and MARINE ASSURANCES may be effected with this Corporation on advantageous terms.

Life Assurances are granted with or without participation in Profits; in the latter case at reduced rates of Premium.

Any sum not exceeding £15,000 may be assured on the same Life.

The Reversionary Bonus on British Policies has averaged **48 per cent.** upon the Premiums paid, or very nearly **2 per cent. per annum** upon the sum assured.

The future Divisions of Profit will take place **every Five Years.**

The Expenses of Management, being divided between the different branches, are spread over a *larger amount of business than that transacted by any other Office.* The charge upon each Policy is thereby so much reduced as to account for the magnitude of the Bonus which has been declared, and to afford a probability that a similar rate will be maintained at future divisions.

This Corporation affords to the Assured a liberal participation in Profits, with exemption under Royal Charter from the liabilities of partnership;—a rate of Bonus equal to the average returns of Mutual Societies, with the guarantee, not afforded by them, of a large invested Capital Stock;—the advantages of modern practice, with the security of an Office whose resources have been tested by the experience of **nearly a Century and a Half.**

The Corporation have always allowed the Assured to serve in the Militia, Yeomanry, or Volunteer Corps, within the United Kingdom, free of charge.

JOHN A. HIGHAM, *Secretary.*

United Kingdom Life Assurance Company,

8, WATERLOO PLACE, PALL MALL, S.W.

THE HON. FRANCIS SCOTT, *Chairman.* CHAS. BERWICK CURTIS, Esq., *Deputy-Chairman.*

FOURTH DIVISION OF PROFITS.

SPECIAL NOTICE.—Parties desirous of participating in the Fourth Division of Profits to be declared on all Policies effected prior to the 31st of December, 1861, should, in order to enjoy the same, make immediate application. There have already been three Divisions of Profits, and the Bonuses divided have averaged nearly 2 per Cent. per Annum on the Sums Assured, or from 30 to 100 per Cent. on the Premiums paid, without imparting to the recipients the risk of copartnership, as is the case in mutual societies.

To show more clearly what these Bonuses amount to, three following cases are put forth as examples:—

Sum Insured.	Bonuses added.	Amount payable up to December, 1864.
£5,000	£1,987 10	£6,987 10
1,000	397 10	1,397 10
100	39 15	139 15

Notwithstanding these large additions, the Premiums are on the lowest scale compatible with security for the payment of the Policy when death arises; in addition to which advantages, one-half of the Premiums may, if desired, for the term of five years, remain unpaid at 5 per Cent. Interest, without security or deposit of the Policy.

The Assets of the Company at the 31st December, 1859, amounted to £690,140. 19s., all of which had been invested in Government and other approved Securities.

No charge for Volunteer Military Corps while serving in the United Kingdom.

Policy Stamps paid by the Office.

Immediate application should be made to the Resident Director, No. 8, Waterloo Place, Pall Mall.

By order,

P. MACINTYRE, *Secretary.*

Western Life Assurance Society,

3, PARLIAMENT STREET, LONDON, S.W.

ESTABLISHED 1842.

TRUSTEES.

T. S. COCKS, Esq., J. P. for Middlesex, Charing Cross and Hereford Street, Park Lane.

J. H. GOODHART, Esq., J. P. for Surrey, Manor House, Upper Tooting, Surrey.

AUGUSTIN ROBINSON, Esq., J. P. for Middlesex, Lavant House, Chichester.

1. CREDITORS and BORROWERS can insure their Debts with special advantages in this Society.

2. PARTNERS IN FIRMS can increase their available Capital by the aid of a special Life Assurance Policy.

3. Officers in the Army and Civilians proceeding to India, or any of the British Colonies, may insure their lives on favourable terms.

4. IMMEDIATE BONUSES.—The rates of this Society, when compared with the higher rates of other Offices, will be found to give an immediate Bonus to Assurers.

5. VALUABLE PRIVILEGES.—Policies effected in this Office do not become void through temporary difficulty in paying a Premium, as permission is given, upon application, to suspend the payment at interest, according to the conditions detailed in the Prospectus.

Applications for Assurances to be made to the Actuary,

ARTHUR SCRATCHLEY, M.A.,

3, PARLIAMENT STREET, WESTMINSTER.

The following Divisions of Mr. Scratchley's "TREATISE ON ASSOCIATIONS FOR PROVIDENT INVESTMENT" may be had separately:—

DIVISION I. **SAVINGS BANKS**; containing a Review of their Past History and 400 pp. Present Condition, and of Legislation on the Subject; and an Exposition of 12s. 6d. the Measures required for their complete Reorganisation, and for placing them on a sound Financial Basis.

DIVISION II. **BENEFIT BUILDING SOCIETIES, TONTINES, & EMIGRATION SOCIETIES.**
Third Edition. 310 pp.
7s. 6d.

Continuation of On the Enfranchisement of **COPYHOLD, LIFE-LEASEHOLD, and**
DIVISION II. **CHURCH PROPERTY.**
Fourth Edition. 192 pp.
3s. 6d. PART I. PRINCIPLES AND PRACTICE.

DIVISION III. **LIFE ASSURANCE SOCIETIES and FRIENDLY SOCIETIES;**
Tenth Edition. 316 pp. with an Exposition of the **TRUE LAW OF SICKNESS**, Instructions for
7s. 6d. Valuing Post Obits and Reversions, and for Investigating the Affairs of Assurance Societies, &c.

Each Division contains a Set of Model Rules, with numerous Tables, and the substance of the Acts of Parliament.

LONDON: CHARLES & EDWIN LAYTON, 150, FLEET STREET, E.C.

EXTENSION OF THE University Life Assurance Society.

ESTABLISHED 1825.—INCORPORATED BY ROYAL CHARTER.

24, SUFFOLK STREET, PALL MALL EAST, LONDON, S.W.
CAPITAL, £600,000.

PRESIDENT.

HIS GRACE THE LORD ARCHBISHOP OF CANTERBURY.

DIRECTORS.

JAMES ALDERSON, Esq., M.D.
FRANCIS BARLOW, Esq.
MICHAEL BRUCE, Esq.
EDWARD BULLER, Esq.
The Venerable Archdeacon BURNET, D.D.
Lord ROBERT G. CECIL, M.P.
FRANCIS H. DICKINSON, Esq.
Sir FRANCIS H. DOYLE, Bart.
The Rev. ARTHUR DRUMMOND.
ROBERT HOOK, Esq.

The Right Rev. Lord BISHOP OF OXFORD.
The Hon. and Very Rev. GEORGE FELLEW,
D.D., Dean of Norwich.
The Right Hon. the Lord CHIEF BARON OF
THE EXCHEQUER.
EDWARD ROMILLY, Esq.
THOMAS WATSON, Esq., M.D.
Right Hon. J. S. WORTLEY.
JOHN WRAY, Esq.
JOHN COPLEY WRAY, Esq.

Nine-tenths of the profits are appropriated to the Assured, who are under no liability.

The new Charter enables the Society to effect Assurances and grant Annuities on the Lives and Survivorships of all persons who, at the time of effecting such Assurances, shall be, or shall have been, Members of any University of the United Kingdom of Great Britain and Ireland, or of any College, Hall, or other similar Institution for the purpose of education, in the said United Kingdom; in addition to effecting Assurances on the lives of all persons whose names are, or have been, on the Books or Boards of any College or Hall, at Oxford or Cambridge.

Amount of Capital originally subscribed, £600,000; on which has been paid up	£30,000
Amount accumulated from Premiums	755,000
Annual Income	77,000
Amount of Policies in Existence	1,515,000

By which it is seen that this Society possesses ample means in proportion to its liabilities.

Commission allowed to Solicitors and other Agents introducing Assurances.

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